

Fill in this information to identify the case:Debtor 1: ISMAEL CRUZ

Debtor 2:

(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE District of PennsylvaniaCase number: 16-04965**Official Form 410S1****Chapter 13****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: WILMINGTON SAVINGS FUND
SOCIETY, FSB, AS TRUSTEE OF QUERCUS MORTGAGE
INVESTMENT TRUST,

Court claim no. (if known): 12-1

Last four digits of any number
you use to identify the debtor's
account:

1709Date of payment change: 03/01/2021

Must be at least 21 days after
date of this notice

\$897.37

New total payment:

Principal, interest and escrow, if any

Part 1: Escrow Account Payment Adjustment**Will there be a change in the debtor's escrow account payment?** Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change.
If a statement is not attached, explain why:

Current Escrow Payment: \$935.16New Escrow Payment: \$401.85**Part 2: Mortgage Payment Adjustment****Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?** No

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.
If a notice is not attached, explain why:

Current Interest Rate:

New Interest Rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change**Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1: ISMAEL CRUZ

Case number (if known): 16-04965

Part 4: Sign Here

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐

I am the creditor

☒

I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/ Diane Tran

Signature

Date: Jan 22, 2021

Print: Diane Tran

Title: Authorized Agent

Company: Liepold, Harrison & Associates

Address: 701 Highlander Blvd., Ste. 200
Arlington, TX 76015

Contact Phone:

Email: dtran@ursusholdings.com

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF Pennsylvania**

In Re:

Case No. 16-04965

ISMAEL CRUZ

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I hereby certify that on 01/22/2021, a true and correct copy of the foregoing Notice of Mortgage Payment Change was served upon all interested parties pursuant to the Court's CM/ECF system and/or by First Class U.S. Mail.

By: /s/ Diane Tran

WILMINGTON SAVINGS FUND SOCIETY,
FSB, AS TRUSTEE OF QUERCUS MORTGAGE
INVESTMENT TRUST
701 Highlander Blvd., Ste. 200
Arlington, TX 76015

Debtor

ISMAEL CRUZ

388 CEDAR DR
LONG POND, PA 18334

Debtor's Counsel

LYNN E. FELDMAN
221 N. Cedar Crest Boulevard
Allentown, PA 18104

Trustee

CHARLES J DEHART, III (TRUSTEE)
8125 ADAMS DRIVE SUITE A
HUMMELSTOWN, PA 17036

U.S. Trustee

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101

(800) 561-4567 FAX: (949) 517-5220

/P1

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680

ISMAEL CRUZ
388 CEDAR DR
LONG POND

PA 18334

YOUR LOAN NUMBER :

DATE: 12/14/20

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY ***

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING APRIL,2020 AND ENDING MARCH, 2021. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF APRIL,2020 IS ---

PRIN & INTEREST	495.52
ESCROW PAYMENT	533.49
SHORTAGE PYMT	401.67
TOTAL	1,430.68

-- PAYMENTS TO ESCROW --			-- PAYMENTS FROM ESCROW --			-- ESCROW BALANCE --		
MONTH	PRIOR	PROJECTED	ACTUAL	PRIOR	PROJECTED	DESCRIPTION	ACTUAL	DESCRIPTION
						STARTING BALANCE	= = = >	
APR	533.49	*	546.01	97.18	*	FHA INSURA	97.18	FHA INSURA
			0	781.36		CITY TAX	543.32	CITY TAX
MAY	533.49	*	1067.71	97.18		FHA INSURA	97.18	FHA INSURA
JUN	533.49	*		97.18		FHA INSURA	97.18	FHA INSURA
JUL	533.49	*	935.16	97.18		FHA INSURA	97.18	FHA INSURA
AUG	533.49	*	935.16	97.18		FHA INSURA	97.18	FHA INSURA
SEP	533.49	*	935.16	97.18	*	FHA INSURA	97.18	FHA INSURA
			0	2465.67		SCHOOL TAX	1654.79	SCHOOL TAX
OCT	533.49	*		97.18		FHA INSURA	97.18	FHA INSURA
NOV	533.49	*		97.18		FHA INSURA	97.18	FHA INSURA
DEC	533.49		E	97.18		FHA INSURA	97.18	FHA INSURA
JAN	533.49		E	97.18		FHA INSURA		
FEB	533.49		E	1988.74		HOMEOWNERS		
			0	97.18		FHA INSURA		
MAR	533.49		E	97.18		FHA INSURA		
TOT	6401.88		4419.20	6401.93			3072.73	

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$872.62. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$5,745.53-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY. THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an * next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

Escrow payments up to escrow analysis effective date:

10/19	\$546.01	11/19	\$546.01	12/19	\$2,159.73	*
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*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING MARCH,2021 AND ENDING FEBRUARY,2022.

----- PROJECTED PAYMENTS FROM ESCROW - MARCH,2021 THROUGH FEBRUARY,2022 -----		
HOMEOWNERS INSU	2,153.07	
FHA INSURANCE	471.05	
SCHOOL TAX	1,654.79	
CITY TAX	543.32	
TOTAL	4,822.23	
PERIODIC PAYMENT TO ESCROW	401.85	(1/12 OF "TOTAL FROM ESCROW")

**** CONTINUED ON NEXT PAGE ****

----- PROJECTED ESCROW ACTIVITY - MARCH,2021 THROUGH FEBRUARY,2022 -----

---- PROJECTED PAYMENTS --			-- ESCROW BALANCE COMPARISON --		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED	REQUIRED
		ACTUAL STARTING BALANCE	= = = >	1,389.85	725.23
MAR,21	401.85	94.21	FHA INSURANCE	1,697.49	1,032.87
APR,21	401.85	94.21	FHA INSURANCE	1,461.81	797.19
		543.32	CITY TAX		
MAY,21	401.85	94.21	FHA INSURANCE	1,769.45	1,104.83
JUN,21	401.85	94.21	FHA INSURANCE	2,077.09	1,412.47
JUL,21	401.85	94.21	FHA INSURANCE	2,384.73	1,720.11
AUG,21	401.85			2,786.58	2,121.96
SEP,21	401.85	1,654.79	SCHOOL TAX	1,533.64	869.02
OCT,21	401.85			1,935.49	1,270.87
NOV,21	401.85			2,337.34	1,672.72
DEC,21	401.85			2,739.19	2,074.57
JAN,22	401.85			3,141.04	2,476.42
FEB,22	401.85	2,153.07	HOMEOWNERS INSU	1,389.82 ALP	725.20 RLP

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS
GREATER THAN THE REQUIRED LOW POINT BALANCE (RLP) ,
THEN THERE IS AN ESCROW SURPLUS....

THE ESCROW SURPLUS IS.... 664.62 *

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$554.63.

*The statement assumes all past due payments have been made toward the loan. If there are past due payments, this amount may not be accurate.

PLEASE CALL THE ABOVE PHONE NUMBER REGARDING THE SURPLUS.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

	PRIN & INTEREST	495.52 *
	ESCROW PAYMENT	401.85
BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 03/01/21	==>	897.37

* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$1,066.98.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED
TO BE YOUR CUSHION AMOUNT.
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$725.20.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

Escrow payments up to escrow analysis effective date:					
07/20	\$935.16	08/20	\$935.16	09/20	\$5,610.96*
Escrow disbursements up to escrow analysis effective date:					
02/21	\$2,153.07	HOMEOWNERS INSURANC			
01/21	\$94.21	FHA INSURANCE			
02/21	\$94.21	FHA INSURANCE			

IMPORTANT BANKRUPTCY NOTICE

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

MINI MIRANDA

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

HUD COUNSELOR INFORMATION

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.